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D.P. Zoman

# LAWRENCEBURG FEDERAL BANK

118 WEST GAINES • P.O. BOX 310 • LAWRENCEBURG, TENNESSEE 38464  
(931) 762-7571

*Savings Insured Up To \$100,000.00*

2005 SEP 26 AM 11 57

September 21, 2005

FDIC San Francisco Regional Office  
Director John F. Carter  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, CA 94105

Dear Mr. Carter:

On behalf of Lawrenceburg Federal Bank, a small community bank, I would like to oppose the application that has been submitted by Wal-Mart in Utah.

Our bank believes if Wal-Mart is allowed in the banking community, it would greatly harm the small community banks.

Please consider the small community bank in making your decision.

Thank you.

Sincerely,

Sandra McLain  
SVP